

UFCW TRUST

Working For Your Benefit

SUMMER
2020
for Active
Members

FOR YOUR BENEFIT: OFFICIAL PUBLICATION OF THE UFCW & EMPLOYERS BENEFIT TRUST (UEBT)



COVID-19: Your Trust Fund benefits

Sick pay and Disability Extensions are available for COVID-19 related reasons. In order to ensure claims for Sick Leave benefits or Disability extensions are processed efficiently, please follow these guidelines:

1) If a Member cannot work because they have COVID-19

Proof Documents Required (must provide one of the following):

- Doctor’s note
- Telehealth doctor’s note


(Please see page 4)

¿Le gustaría una versión en Español de este boletín de noticias? Visite UFCWTRUST.COM, haga clic en el menú de Recursos y seleccione “For Your Benefit Newsletter” para elegir una edición.

IN THIS ISSUE

COVID-19: Your benefits	Pages 1, 4 & 5
Mid-Year Open Enrollment (MYOE)	Pages 2-3
Guidelines for TFO in-person visits	Page 3
Preventing the spread of COVID-19	Page 6
Members can receive care remotely	Page 7
2021 Open Enrollment	Page 8

TRUST FUND OFFICE CORE VALUES: TEAMWORK
We will connect and build relationships, be inclusive with ideas, and celebrate our successes.


UFCW & Employers Benefit Trust
P.O. Box 4100
Concord, CA 94524-4100
100% Union

Prstd Std
US Postage
PAID
Pacific Printing

Mid-Year Open Enrollment (MYOE)

For UEBT Standard and Ultra Plans only;

MYOE period ends June 19, 2020

KEY INFO

- The Standard Plan option is eliminated
- Kaiser HMO now available to Ultra Plan

The UEBT Board of Trustees has approved a number of changes to be made to the benefits under the UEBT Plan. Several key changes to UEBT health benefits go into effect on July 1, 2020.

All UEBT Active Ultra Plan and Standard Plan Members may choose to participate in the 2020 Mid-Year Open Enrollment (MYOE). Open Enrollment packets were mailed or sent electronically mid-May. If you are not making changes to your Medical or Dental carriers, or to your Dependents, Mid-Year Open Enrollment is not required.

MYOE began on May 18 and ends on June 19, 2020. Changes take effect on July 1, 2020, and are applicable for the rest of the 2020 Plan Year. UEBT Premier Plan Members and Retirees are not part of MYOE.

Elimination of Standard Plan

Effective July 1, 2020, all Standard Plan (Plan C) Members — including Courtesy Clerks — will move to the Ultra Plan (Plan B) Level. Members participating in MYOE will be able to enroll a Spouse or Dependent Child(ren) (weekly dependent premium rates apply). The Ultra Plan also provides enhanced dental benefits and vision benefits, for which enrollment is automatic.

Kaiser now available to Ultra Plan

Ultra Plan (Plan B) Members (including current Standard Plan (Plan C) participants who are moving to the Ultra Plan (Plan B) as of July 1, 2020) will have the Kaiser HMO

FOR YOUR BENEFIT

is a newsletter designed to keep all Members informed about how to use their benefits most effectively. Members also may contact their Union's Benefit Clerks or call the Trust Fund Office directly at (800) 552-2400. Phone hours for the Trust Fund Office's Health and Welfare Services Department are 8 a.m.-5 p.m., Monday-Friday. Or visit us online at UFCWTRUST.COM.

Share your stories and ideas with the Trust Fund Office

Would you like to share a story of how UEBT benefits made a difference in your life or for one of your loved ones? Do you have a benefit-related topic you would like to learn more about in a future issue of *For Your Benefit*?

Email your story or ideas to MemberProfile@ufcwtrust.com. We may contact you for more information.



For Your Benefit is the official publication of the UFCW & Employers Benefit Trust (UEBT). Every effort has been made to provide correct and complete information regarding particular benefits, but this newsletter does not include all governing provisions, limitations and exclusions, which may vary from Plan to Plan. Refer to the Summary Plan Description, Plan Document, Evidence of Coverage and/or Disclosure Form ("Governing Documents") for governing information. In the event of any conflict between the terms of this newsletter and the Governing Documents, the Governing Documents will control. As always, the Board of Trustees for the UFCW & Employers Benefit Trust retains the sole and complete discretionary authority to determine eligibility and entitlement to Plan benefits and to construe the terms of the Plans. The information in these articles is for general use only and should not be taken as medical advice. In an emergency, you are advised to call 9-1-1.

1000 Burnett Avenue, Suite 110
Concord, CA 94520

2200 Professional Drive, Suite 200
Roseville, CA 95661

(800) 552-2400 • UFCWTRUST.COM



Guidelines for TFO in-person visits

Please follow the posted guidelines when visiting our offices and do your part to limit the spread of COVID-19. These guidelines include:

- Face masks are required when visiting to help reduce the spread of the virus (per County guidelines).
- Social distancing (six feet of separation between all persons, per CDC recommendations).
- Wash or sanitize your hands after touching surfaces.
- If you are sick, stay home.

More detailed information is available at [cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html](https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html).

carrier option available as of July 1, 2020. During MYOE (ending June 19, 2020), all current Standard and Ultra Plan Members can elect to change from Blue Shield PPO to Kaiser HMO.

Any funds in your Health Reimbursement Account (HRA) will remain in place and can be used when you move to Kaiser. In order to use available HRA Funds when you enroll in Kaiser, a HIPAA Authorization Form is required for covered Members, Spouses, and Dependent Children age 18 or over.

Forms were provided online and in mailed MYOE packets. Any current Standard or Ultra Plan Member not participating in MYOE will move up to the Blue Shield PPO Ultra Plan.

Enrollment Steps

MYOE Enrollment Steps are not required. Nevertheless, you are encouraged to review and confirm your current medical/dental plan elections and covered dependents.

You may complete your Enrollment Steps if you want to change Medical or Dental carriers, add or drop Dependents or update Other Insurance Information (OII). The MYOE Packet contains a detailed Cover Letter, Enrollment Guide with instructions, and the Kaiser HIPAA Form. The MYOE

Packet is also available on **UFCWTRUST.COM** in your TFO Inbox (small envelope at the top of the screen after login).

Wellness Steps for MYOE

The Wellness Steps typically required for participation in the UEBT Wellness Program (Health Care Partnership, or HCP) have been temporarily modified in consideration of the COVID-19 pandemic. The typical Wellness Step requirements will resume for the 2021 Plan Year Open Enrollment.

Standard Members moving to Ultra will be automatically granted participation in the Wellness Program (HCP) for the remainder of the 2020 Plan Year: July 1-December 31, 2020.

Ultra Plan Members currently participating in the Wellness Program (HCP) will continue to participate in the Wellness Program (HCP) for the remainder of the 2020 Plan Year with no action required.

Current Ultra Plan Members who are not participating in the Wellness Program (HCP) but who wish to participate will be required to notify the Trust Fund Office (TFO) during MYOE of their desire to participate in the Wellness Program. You can notify the TFO by either logging into **UFCWTRUST.COM** and confirming your desire to participate in the Wellness Program (HCP) on the website, or by calling the TFO at (800) 552-2400.

COVID-19: Your Trust Fund benefits

(Continued from front page)

— Test result in the Member's name

GOVERNMENT INTEGRATION

— Any Fund payments will be coordinated with California State Disability Insurance (SDI)

The Member must file for California State Disability as soon as possible by visiting:

https://edd.ca.gov/Disability/SDI_Online.htm.

- Days 1–14: Paid by Fund at 100% (and coordinated with SDI retroactively)*
- Day 15 forward: Coordinated with SDI (if approved) or the Fund continues to pay at 100% until SDI is approved, if the Member provides proof they've applied for SDI before 15th day **(or until Sick Leave Bank is exhausted, whichever comes first)**

MEMBER'S RESPONSIBILITY

• Members must inform the Fund of their desire to use Sick Leave and provide one of required proof documents, as well as proof of filing or claim approval of SDI

2) If a Member cannot work because they are caring for a family member or household member with COVID-19

Proof Documents Required (must provide one of the following in the name of the individual being cared for):

- Doctor's note
- Telehealth doctor's note
- Test result

AND

— Proof of address of affected individual (i.e. living with the Member)

GOVERNMENT INTEGRATION

— Any Fund payments will be coordinated with California Paid Family Leave (PFL)

The Member must file for California Paid Family Leave as soon as possible.

- Days 1–14: Paid by TFO at 100% (and is coordinated with PFL retroactively)
- Day 15 forward: Coordinated with PFL (if approved) or the Fund continues to pay at 100% until PFL

approved, if the Member provides proof they've applied for PFL before 15th day* **(or until Sick Leave Bank is exhausted, whichever comes first)**

MEMBER'S RESPONSIBILITY

• Members must inform the Fund of their desire to use Sick Leave and provide the required proof documents, as well as proof of filing or claim approval of PFL

3) If a Member is under mandatory quarantine without a COVID-19 diagnosis (i.e., due to travel to impacted area, contact with diagnosed individual, or waiting for COVID-19 test result)

Proof Documents Required (must provide one of the following):

- Doctor's note
- Telehealth doctor's note
- Test result proof of testing
- Notice of exposure from provider or agency
- Other proof a Member is subject to mandatory quarantine

GOVERNMENT INTEGRATION

— Any Fund payments are coordinated with California State Disability Insurance (SDI)

The Member must file for California State Disability as soon as possible by visiting:

https://edd.ca.gov/Disability/SDI_Online.htm.

- Days 1–14: Paid by the Fund at 100% (and is coordinated with SDI retroactively)*
- Day 15 forward: Coordinated with SDI (if approved) or the Fund continues to pay at 100% until SDI is approved, if you provide proof you applied for SDI before 15th day* **(or until Sick Leave Bank is exhausted, whichever comes first)**

MEMBER'S RESPONSIBILITY

• Members must inform the Fund of their desire to use Sick Leave and provide one of the required proof documents, as well as proof of filing or claim approval of SDI

4) If a Member is unable to work due to a child's school closure, childcare facility closure, or the unavailability of a childcare provider

Proof Documents Required (must provide one of the following):

- An email, note or website link to a school or school district which lists the dates of closure
- A notice or email from a childcare center
- Alternative documentation (please contact the TFO for information)

GOVERNMENT INTEGRATION

— Any Fund payments are coordinated with California Unemployment Insurance (UI)

The Member must file for Unemployment Insurance as soon as possible by visiting:

<https://edd.ca.gov/unemployment/>

- Days 1–14: Paid by the Fund at 100% (and is coordinated with UI retroactively)*
- Day 15 forward: coordinated with UI (if approved) or the Fund continues to pay at 100% until UI approved, if the Member provides proof they applied for UI before 15th day* (**or until Sick Leave Bank is exhausted, whichever comes first**)

MEMBER'S RESPONSIBILITY

- Members must inform the Fund of their desire to use Sick Leave* and provide one of the required proof documents, as well as proof of filing or claim approval of UI

5) If a Member is self-isolating due to underlying health conditions or because they are age 65 or older

Proof Documents Required (must provide one of the following):

- Doctor's note
- Telehealth doctor's note explaining the medical necessity or diagnosis requiring self-quarantine (under 65)
- No proof documents are required if the Member is age 65 or older.

GOVERNMENT INTEGRATION

— Any Fund payments will be coordinated with

California Unemployment Insurance (UI – for 65 or older) or SDI (for all others)

The Member must file for UI/SDI as soon as possible.

- Days 1–14: Paid by the Fund at 100% (and is coordinated with UI/SDI retroactively)*
- Day 15 forward: Coordinated with UI/SDI (if approved) or the Fund continues to pay at 100% until UI/SDI approved, if the Member provides proof they've applied for UI/SDI before 15th day* (**or until Sick Leave Bank is exhausted, whichever comes first**)

MEMBER'S RESPONSIBILITY

- Members must inform the Fund of their desire to use Sick Leave and provide one of the required proof documents, as well as proof of filing or claim approval of UI/SDI. If you are denied for SDI, you must file for UI. If you are denied for any dates of your claim, please submit a copy of the denial to the TFO for consideration.

*Because California State programs now pay starting on day one due to COVID-19, once the State benefits are approved, the payments made by the Fund for weeks prior to approval of the State benefits will be coordinated with any retroactive State benefits, to align compensation with a regular day pay, and the overpayment amount made by the Fund will be recouped.

Disability Extensions

Members may utilize Disability Extensions for the five COVID-19 related reasons outlined in this article. Disability Extensions will be granted for work months March, April, May, June, July, August and September, even if the Member has exhausted the Plan's available extensions.

Members can submit documents related to Sick Leave Claims and Disability Extensions to the TFO in these ways:



- Log into your **UFCWTRUST.COM** account and click on the red COVID-19 SICK LEAVE button (Sick Leave Only)
- Email to **TFOdocuments@ufcwtrust.com**
- Fax to (925) 746-7549
- Mail to: UFCW & Employers Trust
P.O. Box 4100
Concord, CA 94524-4100



Preventing the spread of COVID-19 and taking care of you and your family

Continue to prevent the spread of COVID-19 by taking these steps:

Good hygiene

Wash your hands as soon as you walk through the door (home or work). Wash hands frequently or use hand sanitizer—make sure it contains at least 60% alcohol. Avoid touching your face, eyes and nose. This will decrease your risk of contracting the virus by 30-50%.

Scrub your hands completely for at least 20 seconds—singing the “Happy Birthday” song twice will do it. Cough into your elbow. Throw out your used tissues.

Cleaning supplies

Thoroughly wipe down surfaces which are touched frequently with bleach wipes or soap and water. If you use spray disinfectant, wait at least 20 seconds after spraying before you wipe it down.

Face masks/coverings

Wear a face covering when in public areas. Medical experts encourage wearing a mask to reduce the chances you’ll become infected.

Face coverings can be home-made using dense cloth, sweaters or towels and should cover both nose and mouth. Cloth face coverings should be washed after each use with detergent and hot water, then dried on hot cycle.

Social distancing

You should practice “social” or physical distancing. Maintain a distance of at least six feet away from other people when at work or otherwise out in public. This is because the virus can be transmitted through droplets disbursed by coughing, talking, or breathing. Medical experts believe six feet provides a safer distance to avoid catching droplets.

Staying home & testing

If you are sick, you should stay home. Notify your employer at the first

sign of any illness or if you believe you have come in contact with anybody who is infected.

Call your doctor for advice if you have any symptoms or conditions which concern you.

COVID-19 testing is covered with no charge to you by your UEFT benefits.

Your Active Member Assistance Program benefits

If you are feeling the effects of prolonged isolation or suffer from depression, anxiety, or other mental health issues, your Employee Member Assistance Program (EMAP) benefits may be able to help.

To find a provider in your area, contact HMC HealthWorks at (877) 845-7440. You can also search for outpatient providers online by visiting [UFCWTRUST.COM](https://ufcwtrust.com), choosing “Find A Provider/Pharmacy” from the Resources tab on the homepage and selecting the HMC link from the list of options. You may also visit the HMC HealthWorks Member portal: <https://hmc.personaladvantage.com> (access code: UFCWTRUST).

If you are a Kaiser HMO Participant, call Kaiser at (800) 464-4000 for Mental Health assistance and questions.

Members can receive care remotely

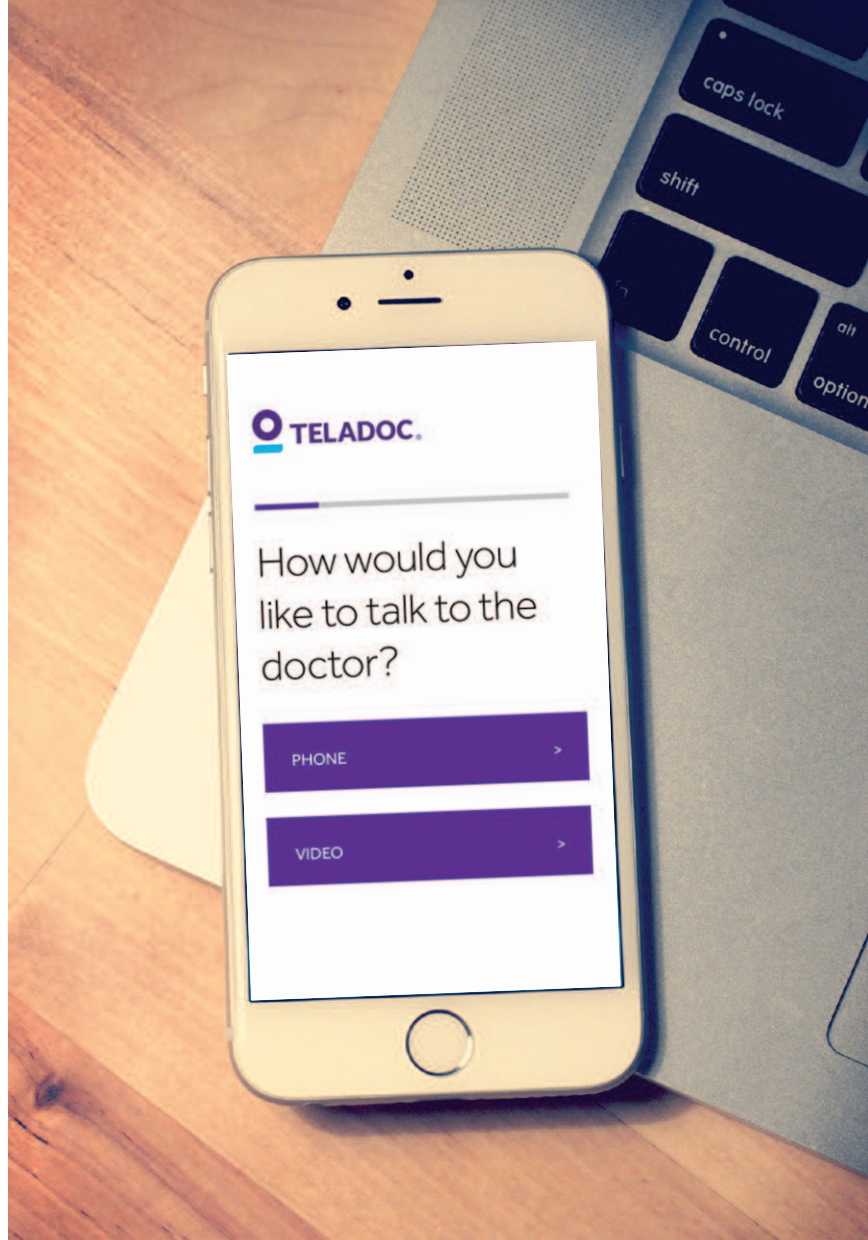
UEBT has added a new way for you to see a doctor at home or anywhere and anytime you choose.

Teladoc for Blue Shield PPO Members

Blue Shield of California PPO Members now have access to doctors via Teladoc, 24 hours a day and seven days a week by phone or video. All Teladoc doctors are practicing primary care physicians, pediatricians, and family physicians with an average of 20 years of experience. They are board-certified, licensed, and credentialed every three years.

Members can use Teledoc to get medical advice, treatment, doctor's notes for sick leave, and routine care. There is no copay when using this service.

To use Teladoc, register with a few simple steps on teladoc.com or the Teladoc app for smartphones and tablets. You can download the app from the "App Store" on most smartphones and mobile devices. You can also call Teledoc at (800) 835-2362 for help or visit UFCWTRUST.COM.



Telehealth for HMO Members

Kaaiser HMO Members can receive many benefits remotely by using one of these options:

24/7 care advice

Visit kp.org/getcare for fast medical advice and care guidance from a Kaiser Permanente provider.

Email

Message your doctor's office with non-urgent questions at any time. Sign in at kp.org or use the mobile app. Available to Members who receive care at Kaiser Permanente facilities.

Phone appointment

Save yourself a trip to the doctor's office for minor conditions, Sick Leave doctor's notes, or follow-up

care. Call (866) 454-8855 (TTY 711) to make an appointment or get 24/7 medical advice.

Video visit

Meet face-to-face online with a doctor on your computer, smartphone, or tablet for minor conditions or follow-up care.

E-visit

Fill out a short questionnaire about your symptoms and a physician will get in touch with a care plan and prescriptions (if appropriate)—usually within two hours.

In each of the options listed above, your providers can see your health history, update your medical record, and give you personalized care to fit your schedule.

2021 Open Enrollment

For all UEBT Members

September 21–November 20, 2020

Open Enrollment is the yearly opportunity for you to sign up for benefits or make changes to your coverage.

Open Enrollment for the 2021 Plan Year will take place from September 21, 2020 through November 20, 2020. Open Enrollment Packets will be sent (mail or electronically) to you and made available on [UFCWTRUST.COM](https://www.ufcwtrust.com) around mid-September.

All Open Enrollment materials will be provided to you with your customized and detailed instructions. Members who have chosen to receive electronic communications will receive an email prompting them to visit [UFCWTRUST.COM](https://www.ufcwtrust.com) and log in to complete their enrollment.

Dependent Verification

As part of the 2021 Open Enrollment process, Members will be required to complete a Dependent Verification for enrolled Spouses and/or Domestic Partners.

To complete Dependent Verification for the 2021 Plan Year, Members must provide proof of continued relationship to enrolled Spouse/Domestic Partner. Proof can be either a household bill or tax document showing the Spouse/Domestic Partner's name and the current address on file at the TFO for the Member. Additional details will be provided in your Open Enrollment Guide.

These documents can be uploaded to [UFCWTRUST.COM](https://www.ufcwtrust.com) when completing your Enrollment Steps. Click the Upload Document button found on the My Info page.

